

a planning analysis tool comprising objects for entering projected financial data for a financial activity simulation;
 a budgeting analysis tool comprising objects for comparing current financial data with projected financial data; and
 the objects including account objects, transaction objects, category objects, and template objects.

Please rewrite claim 18 as follows:

18. (once amended) A method for recording, predicting, and comparing financial data using a personal financial management software program, comprising:

creating, manipulating, and displaying objects of object-oriented software programs by a graphical user interface;
 entering data from current financial transactions for recording purposes using objects of a current activity tool;
 entering projected financial data for simulating financial activity using objects of a planning analysis tool;
 comparing current financial data with projected financial data using objects of a budgeting analysis tool; and
 using account objects, transaction objects, category objects, and template objects.

Please rewrite claim 34 as follows:

34. (once amended) A personal financial management system for recording, predicting, and comparing financial data, comprising:

a graphical user interface for creating, manipulating and displaying objects of object-oriented software programs;
 a current activity tool comprising objects for entering data from current financial transactions for recording purposes;
 a planning analysis tool comprising objects for entering projected financial data for a financial activity simulation;
 a budgeting analysis tool comprising objects for comparing current financial data with projected financial data; and